

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **JOSE LUIS ROSA RIVERA**CASE NO: **15-07346-ESL**

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **09/23/2015**First Meeting Date: **10/28/2015 at 2:00PM**Days From Petition Date: **35**341 Meeting Date: **10/28/2015 at 2:00PM**910 Days Before Petition: **03/27/2013**Confirmation Hearing Date: **11/20/2015 at 11:00AM**Chapter 13 Plan Date: **09/23/2015** ☐ AmendedPlan Base: **\$12,750.00** Plan Docket # **2**This is Debtor(s) **3** Bankruptcy petition.This is the **1** scheduled meeting.Payment(s) ☐ Received or ☒ Evidence shown at meeting:Total Paid In: **\$0.00**Check/MO# **0103**Date: **10/21/2015** Amount: **\$ 200.00***APPEARANCES: ☐ Telephone ☐ Video ConferenceDebtor: ☒ Present ☐ Absent ☒ ID & Soc. OKJoint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK☒ Examined ☐ Not Examined under Oath☐ Examined ☐ Not Examined under OathAttorney for Debtor(s): ☐ Not Present ☒ PresentName of Attorney Present (Other than Attorney of Record): **RFC JR.**☐ Pro-se☒ Creditor(s) Present ☐ None

FIRST BANK-COLON*/ VAZQUEZ- FIRST BANK*

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO***Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$132.00** Outstanding (Through the Plan): **\$2,868.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☐ Under ☒ Above Median IncomeLiquidation Value: **\$ 0.00**Commitment Period is ☐ 36 months ☒ 60 months §1325(b)(1)(B)Projected Disp. Inc.: **\$ 0.00**The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: **4.22 %**

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR ____ DAYS

§341 Meeting Rescheduled for:_____

Comments:

*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor has an interest in an inherited property. Debtor has failed to submit evidence of the mortgage allegedly encumbering said property.

[1325(b)(1)(B)] Projected Disposable Income – Debtor(s) fails to apply projected disposable income, to be received during applicable commitment period, to make payments to unsecured creditors under the plan. [1322(a)(1)]

Debtor will increase the payment in month 55 by \$427.00 (entire amount of retirement plan payment that matures on by such date).

*OTHER COMMENTS / OBJECTIONS

Debtor will amend Schedule B in order to correct participation of inheritance (50%).

/s/ Jose R. Carrion, Esq. Meeting Date: Oct 28, 2015
Trustee

/s/ Nannette Godreau, Esq., Presiding Officer